

IN THE CLAIMS

Please amend the claims as follows:

1. (Currently Amended) [The]A bank transaction system linking accounts for transaction comprising:

a main computer system in charge of transaction on an account holder's account;

an account database for saving account information on the account holder's account, wherein the account database is managed by the said-main computer system;

a payment gateway for managing transaction between the main computer system and external systems connected by the main computer system;

a connection hub equipped with an external network controlling transaction information between external transaction equipments and the main computer system;

a linked account translator connected to the main computer system, for saving and managing information on a primary account and one or more linked secondary accounts of the account holder, wherein a common account is created by the main computer system as an account for intermediate process on a transaction transactions between the said accounts, the common account being configured to store transaction details including a transaction amount received from the account holder during the transaction and to send the stored transaction details to the linked account translator so that the primary account and the one or more linked secondary accounts are updated according to the transaction details.

wherein the account database is connected to the said linked account translator, and the said-common account is accessed by the main computer system,

wherein the primary account and the one or more linked secondary accounts are managed by the said-linked account translator,

wherein when the primary account holder processes inquiry and transaction on the said primary account by an account number and a PIN (password), the one or more linked secondary accounts are linked and accessed together automatically and simultaneously using information in the account database for inquiry and transaction in real time, and

wherein for the said-primary account and the one or more linked secondary accounts managed by the linked account translator, when the primary account holder processes inquiry and transaction on the primary account by an account number and a PIN (password),

the primary account holder processes each of the one or more linked secondary accounts with an account number and an associated account name assigned by the primary account holder.

2. (Original) The system according to claim 1, wherein the external transaction equipment is connected to the above external network connection hub comprising the least one of:

DTMF measures at terminal connected via internet server or wire & wireless telephone to create transaction data;

ARS server transmitting the said transaction data to the main computer system via external network connection hub;

ATM terminal as well as a counter terminal.

3. (Previously Presented) The system according to claim 1, wherein, the said common account is an account created by the main computer system for an intermediate account on transactions via the said external network connection hub, account transaction on account database, inter-account transactions between the said account translator and linked accounts, via payment gateway, or between the said account translator and linked accounts and via payment gateway to save all transaction details of the main computer system, and from the common account to allow transfer to outer merchant accounts respectively.

4. (Canceled)

5. (Previously Presented) The system according to claim 1, wherein the said linked account translator manages account information on the said primary account and at least one of linked secondary accounts, wherein the common account saves the details of transactions at the main computer system, wherein the said main computer system manages transactions to merchant accounts referring to the transaction details in the said common account.

6. (Previously Presented) The system according to claim 1, wherein the said linked

account translator, the common account, or both of the said linked account translator and the common account are comprised in the said main computer system.

7. (Previously Presented) The system according to claim 6, wherein the account information on primary account and one or more linked secondary accounts managed by the above linked account translator are saved and managed at the existing account database, for the case of the said linked account translator, the common account, or both are equipped inside of the said main computer system.

8. (Previously Presented) The system according to claim 1, wherein the primary account and one or more linked secondary accounts managed by the linked account translator, for the complete account numbers expressed in L digit by N-number system, allocate a section of M digits in the L digit account number wherein M is smaller number than L, allocate one of the said numbered accounts to the primary account, and allocate least one of the rest numbered accounts to account of another person which the primary account holder appoints; among the account number groups expressed in M digits smaller than L, allocate rest of the account numbers as number for the linked secondary accounts, excluding the said two accounts, those are the said primary account and the said another person's account appointed by the said primary account holder.

9. (Previously Presented) The system according to claim 1, wherein the said primary account and one or more of the said linked secondary accounts are managed by the said linked account translator by the individual account numbers with an account classification codes issued by the bank.

10. (Previously Presented) The system according to claim 1, wherein the primary account and the one or more linked secondary accounts are managed by the said linked account translator, and the said primary account is processed to transact approved by an account number and a PIN (password), the one or more linked secondary accounts are allocated as other person's account according to the designation by the primary account holder.

11. (Canceled)

12. (Canceled)

13. (Previously Presented) The system according to claim 1, wherein for the primary account and the one or more linked secondary accounts managed by the said linked account translator, when the primary account holder processes inquiry and transaction on the primary account by the account number and the PIN (password), rest of the linked accounts are linked and accessed together automatically and simultaneously in real time.

14. (Previously Presented) The system according to claim 1, wherein one of the holder's account managed by the said linked account translator is the other person's account, and wherein the other person's account is selectively limited to inquiry and transaction only on the said person's account and not on the primary account nor other linked secondary accounts.